

Ginter discloses "system and techniques for secure transaction management....It also relates to systems and techniques that manage, including meter and/or limit and/or otherwise monitor use of electronically stored and/or disseminated information." (Col 1.) According to Ginter, "The present invention provides a new kind of 'virtual distribution environment' (called 'VDE' in this document) that secures, administers and audits electronic information use."

Ginter does not disclose a contract database, much less one comprising data obtained from multiple contract documents. If the examiner disagrees with this statement, a specific column and line citation would be appreciated.

Ginter furthermore does not disclose that "said data [may be] organised into fields comprising: draft contract status, contract identifier, contract type, effective date, and expiration date." Again, if the examiner disagrees with this statement, a specific column and line citation would be appreciated.

It is admitted that Ginter does not disclose a field comprising obligation type, owner, status or due date, however, Anderson, col 10, line 40 to col 11, line 10, is cited for this missing subject matter and it reads as follows: (Actually starting at line 39)

In one aspect, the invention includes a markup language according to the SGML standard in which document type definitions are created under which electronic documents are divided into blocks that are associated with logical fields that are specific to the type of block. Each of many different types of electronic documents can have a record mapping to a particular environment, such as a legacy environment of a banking network, a hospital's computer environment for electronic record keeping, a lending institution's computer environment for processing loan applications, or a court or arbitrator's computer system. Semantic document type definitions for various electronic document types (including, for example, electronic checks, mortgage applications, medical records, prescriptions, contracts, and the like) can be formed using mapping techniques between the logical content of the document and the block that is defined to include such content. Also, the various documents types are preferably defined to satisfy existing customs, protocols and legal rules. For example, in the case where the electronic document is an electronic check, the document type definition for electronic checks can be designed to comply with Regulation E, of the Uniform Commercial Code and other state and federal laws for payment instruments. An example of a document type definition for the electronic check is depicted in FIG. 43. Where the document is a medical record, the document type definition can be designed to comply with health care regulations. When the document is a mortgage loan application, the document can be designed to comply with mortgage lending regulations. Other

embodiments can be readily envisioned for other types of documents in other contexts that are legally required to have particular content. Document type definitions in FSML or SGML can thus be applied to legally significant communications, such as performative utterances, in a manner that permits the establishment of rules and protocols for handling content for that type of communications. Thus, a content block for the 'pay to the order of' block of a check can be defined, and the associated computer software will treat the content in that block as the identification of the payee of the check. Similar protocols can be established for all types of significant content, including content relevant to business practices and legal rules.

The examiner bears the initial burden of providing a convincing reason as to why there is some suggestion in the prior art to do what has been claimed. And, the prior art reference (or references) must teach or suggest all the claimed limitations. [See MPEP 2143 citing *Ex parte Clapp*, 227 USPQ 972, 973 (Bd. Pat.App. & Inter. 1985)].

Applicants are not able to follow the examiner's reasoning as to how Anderson supplies the suggestion or disclosure of contract obligation type, owner, status or due date in any context remotely related to that of applicant's claims. Applicant's therefore respectfully submit that prima facie obviousness has not been established, and that Ginter in view of Anderson fails to suggest applicant's claimed invention.

Applicants respectfully submit that all pending claims are in condition for allowance. Applicants invite the examiner to telephone the undersigned attorney if there are any issues outstanding which have not been presented to the examiner's satisfaction.

Respectfully submitted,

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